

LISTING OF THE CLAIMS

Claim 1 (Currently Amended)

A method in a transaction center of enabling a ~~purchaser~~ customer and a merchant to complete a purchase utilizing a first electronic network and a second electronic network; comprising the steps of:

- (a) registering over the second electronic network a customer's financial information in the transaction center;
- (b) in response to the ~~purchaser~~ customer ordering over the first electronic network a good or service that the customer desires to purchase from a merchant, and the ~~purchaser~~ customer supplying identifying information to the merchant pertaining to the customer, the transaction center receiving from the merchant information pertaining to the purchase;
- (c) establishing, over the second electronic network, a contact with the customer in which the customer is identified to the transaction center and the customer is enabled to express intent to complete the purchase; and
- (d) electronically debiting an account of the customer and crediting an account of the merchant in order to complete the purchase.

Claim 2 (Original)

A method as in claim 1, further comprising the step in the transaction center of verifying the source of the customer's financial information.

Claim 3 (Original)

A method as in claim 2, wherein the second network is the public telephone system, said identifying information of step (b) includes a telephone number, and the verifying step is carried out using a CallerID system.

Claim 4 (Currently Amended)

A method as in claim 3, wherein the financial information registered in the processing transaction center includes an alternate telephone number and the verifying step is carried out by telephoning the alternate telephone number.

Claim 5 (Original)

A method as in claim 3, wherein said information supplied in step (b) includes an invoice, and said identifying information pertaining to the customer in step (b) includes a predetermined invoice lifetime selected by the customer.

Claim 6 (Original)

A method as in claim 5, wherein said information supplied in step (b) includes an invoice, and said information pertaining to the purchase in step (b) includes a predetermined invoice lifetime selected by the merchant.

Claim 7 (Original)

A method as in claim 3, wherein said information supplied in step (b) includes an invoice, and said information pertaining to the purchase in step (b) includes a predetermined invoice lifetime selected by the merchant.

Claim 8 (Original)

A method as in claim 3, wherein said step (c) is carried out over the second network and the customer is identified to the processing center using the CallerID system.

Claim 9 (Original)

A method as in claim 3, further comprising the step of confirming to the customer and to the merchant over the first network that the purchase has been completed.

Claim 10 (Original)

A method as in claim 3, wherein said step (c) further comprises the step of the transaction center communicating a plurality of orders that the customer has made and permitting the customer to select from among those orders.

Claim 11 (Original)

A method as in claim 3, wherein said step (d) includes the steps of the transaction center supplying the customer's financial information over the second electronic network, and the merchant completing the purchase by electronically debiting an account of the customer and crediting an account of the merchant.

Claim 12 (Original)

A method as in claim 3, further comprising the step of the transaction center confirming to the customer using said first electronic network that the financial information has been supplied to the merchant.

Claim 13 (Original)

A method as in claim 3, wherein said step (d) includes the step of the transaction center completing the purchase by electronically debiting an account of the customer and crediting an account of the merchant.

Claim 14 (Original)

A method as in claim 3, wherein said step (c) is initiated by the customer.

Claim 15 (Original)

A method as in claim 3, wherein said step (c) is initiated by the transaction center.

Claims 16-20 (Canceled)

Claim 21 (Currently Amended)

A method for purchasing a good or service with the use of a quasi-public network ~~[[, the]]~~ and a telephone network, which are usable to interconnect a customer, a set of merchants, and a transaction center having with a computer system, and links to the telephone network and said quasi-public network, comprising the steps of:

(a) said customer selecting, from each merchant in a merchant set of at least one merchant, a purchase set of at least one item;

(b) each said merchant in said merchant set providing over ~~[[a]]~~ said quasi-public network and storing in said transaction center from each merchant in said merchant set a corresponding said purchase set selected by said customer together with customer reference information for [[a]] said customer;

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(c) storing in said transaction center receiving and storing a set of registered customers and an associated set of registered personal information including payment information, delivery information and a telephone number for each registered customer of a set of registered customers;

(d) said transaction center creating a payment instruction set for a paid set identified to said transaction center by said customer, for a paid set from based on said purchase set, in said transaction center using said telephone network, and a telephone with a in response to recognition of said customer's telephone number identifiable by said telephone network;

(e) said transaction center communicating over said quasi-public network a report of said payment instruction set and said paid set ~~from said transaction center~~ to said customer; and

(f) said transaction center communicating payment information and delivery information ~~from said transaction center~~ to said merchant set;

whereby the customer can shop conveniently and securely, can select goods or services from a plurality of merchants by providing only a telephone number, and any payer can make a payment to any payee, can avoid communicating sensitive financial information using the quasi-public network, and at a later time, can selectively choose goods and services or any transaction for payment, can selectively choose means for payment, and can selectively choose means for delivery of goods and services.

Claim 22 (Currently Amended)

The method of claim 21, wherein said step of creating a payment instructions instruction set includes verifying the identity of the customer by:

(A) identifying said telephone number of the customer using the CallerID system of said telephone network;

(B) identifying the customer using the identified telephone number;

(C) presenting the customer with the stored purchase set in the transaction center, and

(D) enabling the customer to create a paid set from the purchase set and to selectively provide payment instructions for each item from the purchase set by at least one of the following:

(D1) allowing the customer to approve payment for a purchase item;

(D2) allowing the customer to reject payment for a purchase item; and

(D3) allowing the customer to defer providing payment instructions for a purchase item.

Claim 23 (Original)

The method of claim 22, wherein said registered personal information includes a preferred delivery address, a preferred lifetime for the purchase set, and a preferred account set to be charged to cover the costs of items for which a payment instruction approves payment by the customer.

Claim 24 (Original)

The method of claim 21, wherein said payment information of step (f) includes information enabling the merchant to receive payment for the paid set of step (d).

Claim 25 (Original)

The method of claim 23, wherein said payment instruction includes distribution of charges to a plurality of accounts.

Claim 26 (Original)

The method of claim 25, wherein said plurality of accounts includes at least one credit-card account.

Claim 27 (Original)

The method of claim 21, wherein said payment information of step (f) includes verifiable confirmation of payment to the merchant.

Claim 28 (Original)

The method of claim 21, wherein the quasi-public network is the Internet, whereby a customer is required only to provide a telephone number over the Internet.

Claim 29 (Currently Amended)

The method of claim 21, wherein said step of selecting, from each merchant in a merchant set of at least one merchant, a purchase set of at least one item, is carried out at least in part over a quasi-public network.

Claim 30 (Original)

The method of claim 29, wherein said quasi-public network is the Internet.

Claim 31 (currently amended)

The method of claim 29, wherein said ~~means for~~ selection is made via a web browser.

Claim 32 (Original)

The method of claim 22, further comprising, after identifying the customer in step (B), the step of verifying the authenticity of the customer using the registered personal information associated with each registered customer.

Claim 33 (Currently Amended)

A method of operating an electronic transaction center coupled to a quasi-public network and coupled to the telephone network comprising the steps of:

creating a registered customer record using registered personal information supplied by a customer;

receiving from a merchant or other payee over said quasi-public network a purchase set that a customer desires for future purchase or payment transaction;

receiving a telephone call from ~~said customer~~ a caller;

verifying the identity of the caller using the CallerID system of the telephone network;

authenticating the telephone caller as a registered customer of said transaction center;

retrieving personal information associated with said registered customer;

retrieving at least one said purchase set associated with the ~~identified telephone number~~ authenticated registered customer;

presenting at least one said purchase set to said registered customer;

enabling said registered customer to approve at least one purchase item from a presented purchase set;

electronically communicating at least a subset of the registered personal information associated with said registered customer to ~~a third party~~ said merchant or payee;

electronically communicating information about a completed transaction to said registered customer;

whereby a registered customer of the transaction center can shop with convenience and security from multiple merchants or make payments to multiple payees and make a single telephone call to complete all purchases and payments and receive a record of the authorized purchases and payments.

Claim 34 (Currently Amended)

A method of operating a merchant's or payee's computer system coupled to a quasi-public network and coupled to the telephone network comprising the steps of:
receiving a customer's selection of a purchase set that the customer desires for future purchase or payment transaction;

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sending to a transaction center over said quasi-public network [[a]] said purchase set, thereby enabling said customer to authorize payment for said purchase set by a telephone call to said transaction center that the customer desires for future purchase;

receiving payment and delivery information for said customer from said transaction center;

whereby a registered customer of said transaction center can shop with convenience and security from said merchant or make payment to said payee and make a single telephone call to complete all purchases and payments and receive a record of the authorized purchases and payments.

Claim 35 (Original)

The method of claim 34, wherein the quasi-public network is the Internet.

Claim 36 (Currently Amended)

The method of claim 34, wherein the ~~means for~~ selection of a purchase set is made via a web server.

Claim 37 (Original)

The method of claim 21, wherein

- step (a) is initiated by the customer,
- step (b) is initiated by the merchant,
- step (c) is initiated by the customer,
- step (d) is initiated by the transaction center,
- step (e) is initiated by the transaction center.

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Claim 38 (New)

A transaction processing method comprising the steps of (a) electronically accessing registered account information of a customer, (b) electronically receiving information about a transaction between at least two parties including said customer, (c) authentication of said transaction, and (d) processing said transaction, wherein said step of authentication of said transaction is carried out over a telephone network.

Claim 39 (New)

A transaction processing method as in claim 38 further comprising the step of providing the customer with feedback on the status of said processed transaction.

Claim 40 (New)

A transaction processing method as in claim 38 further comprising the step of providing the customer with a record of transactions processed.

Claim 41 (New)

A transaction processing method as in claim 38 wherein said step of electronically receiving transaction information about a transaction is carried out using the Internet, whereby either said customer or another party can provide said transaction information, by a suitable Internet connection.

Claim 42 (New)

A method as in claim 38 wherein said transaction information is received from said customer, and said step of receiving transaction instructions is carried out over a telephone network.

Claim 43 (New)

A method as in claim 38 further comprising the step of providing a description of said information about a transaction, whereby a party in the transaction can receive a description of the transaction to be authorized.

Claim 44 (New)

A method as in claim 38 wherein said registered account information comprises financial information, whereby a registered account holder can provide credit card, debit card, bank account, and other information that may be necessary for making a financial transaction.

Claim 45 (New)

A method as in claim 38 wherein said registered account information comprises non-financial information, whereby a registered account holder can provide personal information such as weight, height, preferences, addresses, and other information that may be necessary for concluding transactions.

Claim 46 (New)

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A method as in claim 38 wherein said step of authentication of said transaction is carried out by establishing a telephone connection with at least one party of said at least two parties.

Claim 47 (New)

A method as in claim 46 wherein said telephone connection is established by answering a call from said at least one party of said at least two parties, and wherein said step of authentication of said transaction further comprises the steps of verifying the identity of the calling party using the CallerID information and comparing said CallerID information to a collection of registered account information.

Claim 48 (New)

A method as in claim 46 wherein said telephone connection is established by accessing said registered account information, retrieving a telephone number to call, and calling said telephone number.

Claim 49 (New)

A processing system comprising:
means for receiving information from a client software system,

means for verifiably creating a telephone connection to a registered user,
means for receiving information from said registered user,
means for processing a set of information associated with said registered user,
means for electronic control of said client software system,
means for electronic control of a remote software system;

wherein said system is operable for carrying out one or more of the steps of (a) verifiably creating a telephone connection to a registered user's telephone number, (b) receiving information from said registered user, (c) communicating with said client;

whereby a registered user can use a web browser to connect to a website, transmit identifying information and, by making or receiving a telephone call from said system, authenticate said registered user to said remote software system.

Claim 50 (New)

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A processing system as in claim 49 further comprising means for receiving at least one transaction authorization instruction from an authenticated registered user.

Claim 51 (New)

A processing system as in claim 49 further with means for electronically receiving transaction information from a first transaction party wherein said transaction information is associated with a registered telephone number.

Claim 52 (New)

A processing system as in claim 51 further with means for receiving at least one transaction authorization instruction associated with said transaction information.

Claim 53 (New)

An electronic shopping system wherein a user's selection of items is associated with a telephone number, whereby a person can have a global electronic shopping cart for shopping from a plurality of web sites, and whereby a person can create a list of intended transactions in a step 1 and authorize the completion of at least one transaction of said list of intended transactions in a step 2.

Claim 54 (New)

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An electronic shopping system as in claim 53 wherein at least one identification information about said selection of items is transmitted to a transaction processing system; in said transaction processing system said at least one identification information is associated with a telephone number; and said telephone number is used in said step 2 to authenticate authorization of said intended transaction in said step 1.

